

FIG. 1B
(PRIOR ART)

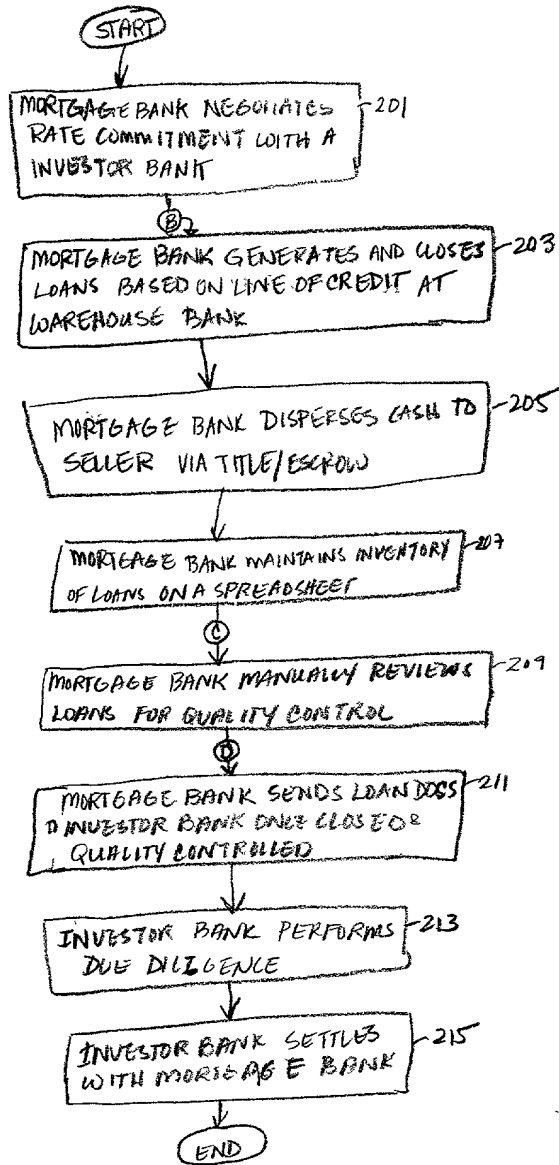


FIG. 2

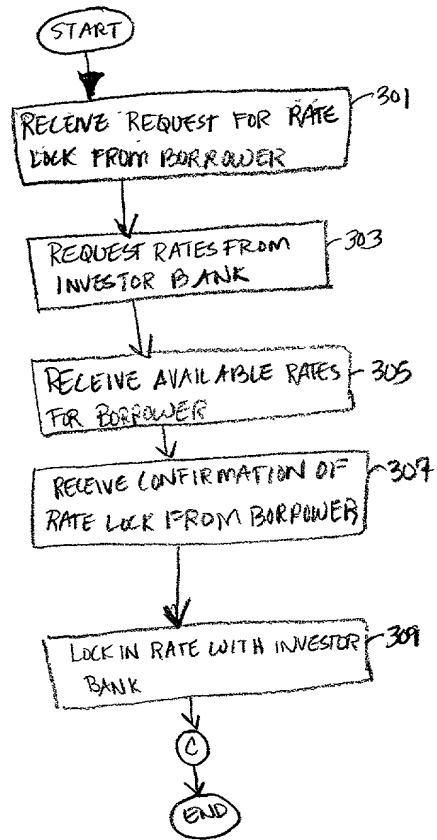


FIG. 3

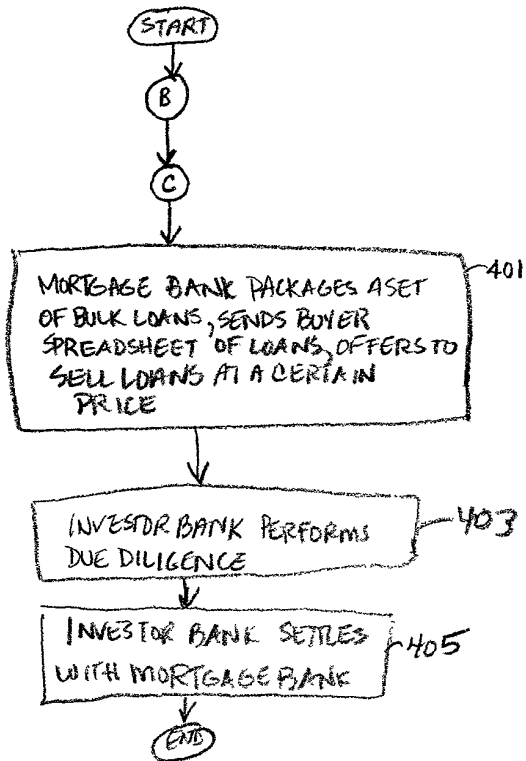
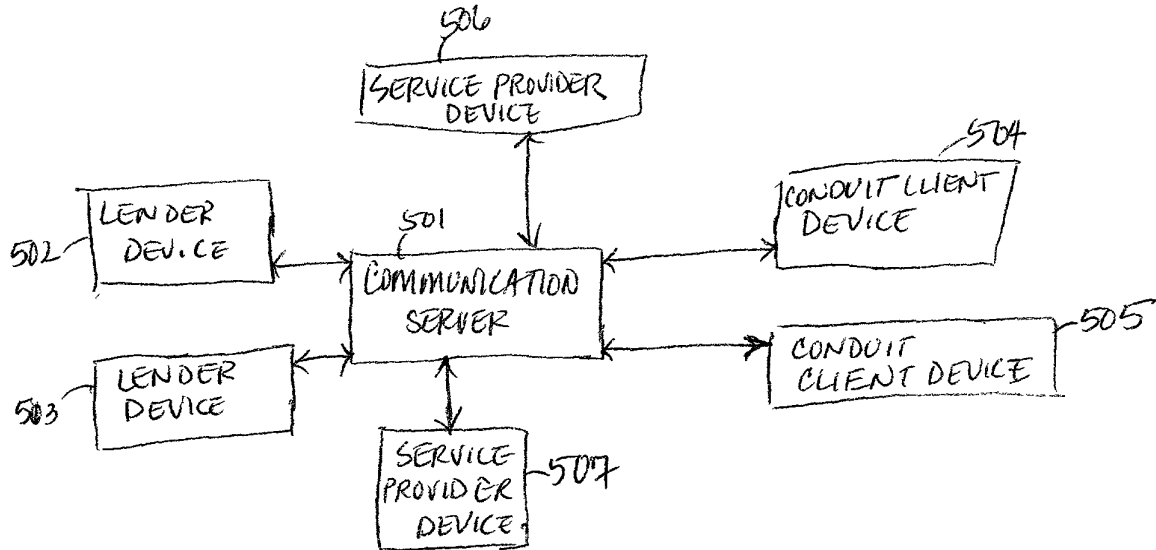


FIG. 4

09602388.030904



500
FIG. 5

0460330 03004

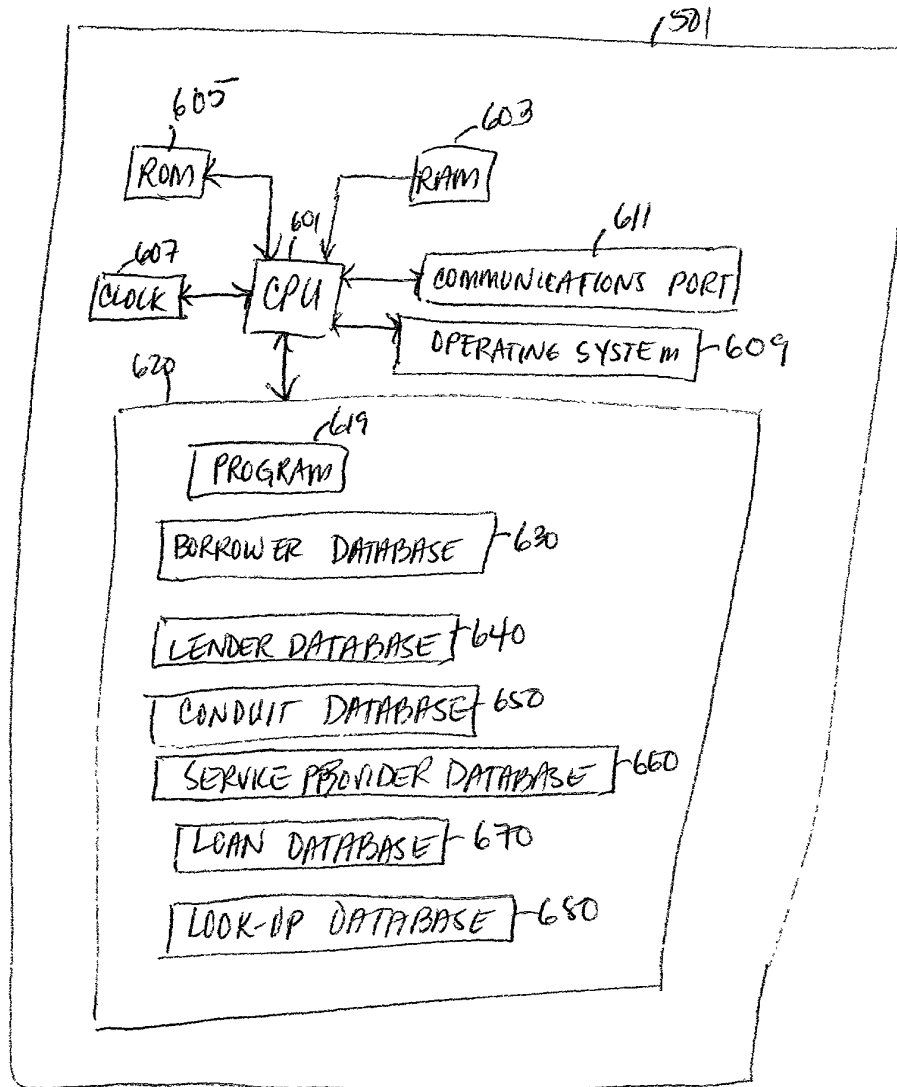


FIG. 6

902		903		904		905		906		907		908	
Lender Name	Address	Contact Info.	ID	Password	Lender rating	Access level	Warehouse bank info.						
ABC Lending Co.	123 Main St. Anytown, State 12345	(555)123-4567 (tel.) (555)123-7654 (fax) jdoe@abelend.com (e-mail)	abclend	Dnelcba	8	J. Doe - write & edit A. Smith - read F. Doe - write	Treetop Bank 456 Main St. Anytown, State (555)321-1234 (tel.) 65789-908765 (routing number)						

909		910		911		912		913		914		915		916		917		918	
Preferred Employment Service provider	Preferred Title Company	Preferred Appraiser	Preferred secondary market investors	Underwriting rules and guidelines	Quality control guidelines	Commitment contracts	Preferred data exchange format	Server address	Server certificate authority										
LB Employment Service Provider 789 Main St. Anytown, State (555)345-6789 (tel.) (555)345-7890 (fax) 7865902 (server address) Registered	USA Title Co. 321 Main Street Anytown, State (555)135-7997 (tel.) (555)135-9797 (Fax) 1246789 (server address) Registered	None	1. ABC Bank 654 Main St. Anytown, State (555)125-7997 (tel.) (555)125-9797 (fax) 2416789 (server address) Registered 2. DRE Bank 564 Main St. Anytown, State (555)525-7997 (tel.) (555)525-9797 (fax) 2416879 (server address) Not-Registered	1. Check prior employer if applicant employed less than 1 year with current employer 2. check bank records for one year prior to current date.	None	1. ABC Bank - \$10,000,000 50 - 30-year fixed 2. XYZ Bank \$5,000,000 25 - 15 year ARM	XML	549087	DST										

640 7

Service	801 Service Provider Name	802 Address	804 Contact Info.	805 Reg. ?	806 ID	807 Password	808 Rating	809 Access Level	810 Preferred data inter. format	811 Server address	812 Server cert. Auth.
Employment	LB Employment Service Provider	789 Main St. Anytown, State	(555)345-6789 (tel.) (555)345-7890 (fax) jsmith@lbemploy.com	Yes	54768	Lbemploy	9	B. Doe - read & write C. Smith - read	XML	0987	DST
	FG Employment Service Provider	765 Main St. Anytown, State	(555)453-6789 (tel.) (555)453-7890 (fax) llee@fgemploy.com	No							
Bank	ABC Bank	981 Main St. Anytown, State	(555)987-6789 (tel.) (555)987-7890 (fax) clee@abcbank.com	Yes	08654	Abcbank	3	C. Lee, G. Thomas, F. Smith - read & write	XML	7685	DST
	DEF Bank	801 Main St. Anytown, State	(555)467-6789 (tel.) (555)467-7890 (fax) jdoe@defbank.com	Yes	97508	Defbank	8	J. Doe, L. Lee, R. Jones - read & write	XML	7601	DST

660

Fig 8

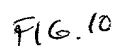
Loan ID 901	Loan status 902	Borrower Name 903	Borrower ID 904	Credit rating 905	Claimed funds 906	Claimed deposits 907	Claimed employer 908	Claimed title 909	Claimed employ. income 910	Claimed expenses 911	Claimed debt 912
135426	Pending	Jon Doe	555-12-1212	Good	\$45,000	\$10,000	ABC Corp.	Engineer	\$50,000/year	\$1500/month	\$23,000.00

Claimed other income 913	Actual funds 914	Actual deposits 915	Confirmed employer 916	Confirmed title 917	Confirmed income 918	Confirmed expenses 919	Confirmed debt 920	Current address 921	Property address 922	Confirmed property type 923
None	\$43,698.37	\$10,561.23	ABC Corp.	Engineer	\$50,000/year	\$1500/month	\$23,000	1 Main St. Anytown, State	112 Jane St. Anytown, State	Condo

Property appraised value 924	Current title of property 925	Post-purchase property title 926	Loan amount applied for 927	Initial deposits 928	Origin of deposits 929	Approved interest rates 930
\$125,000			\$98,000	\$5,000	Bank account	7.125

Points 931	Loan term 932	Pre-approval case number 933	Secondary market investor 934	Product Number 935
1	30 year fixed	543	XYZ Bank	YXC321

FIG. 9



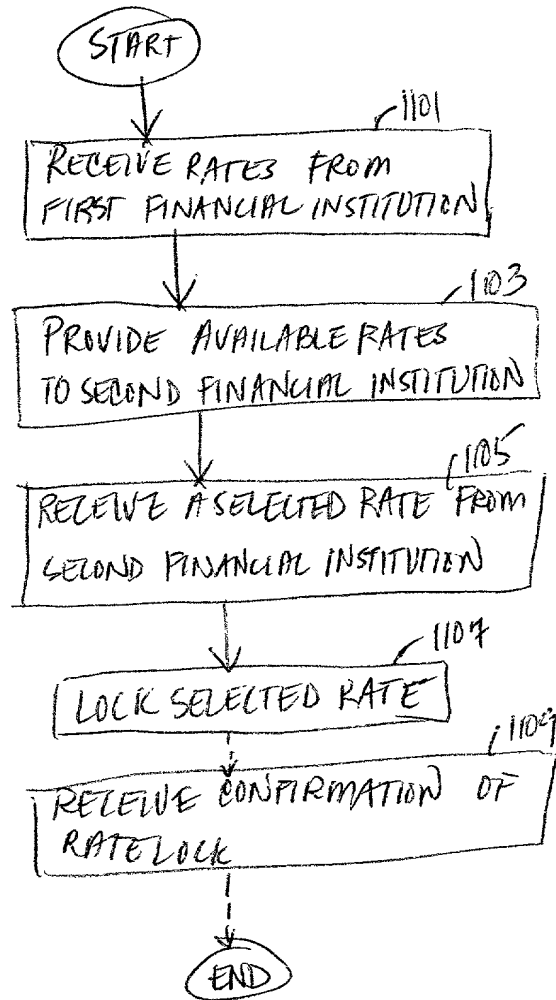


FIG. 11

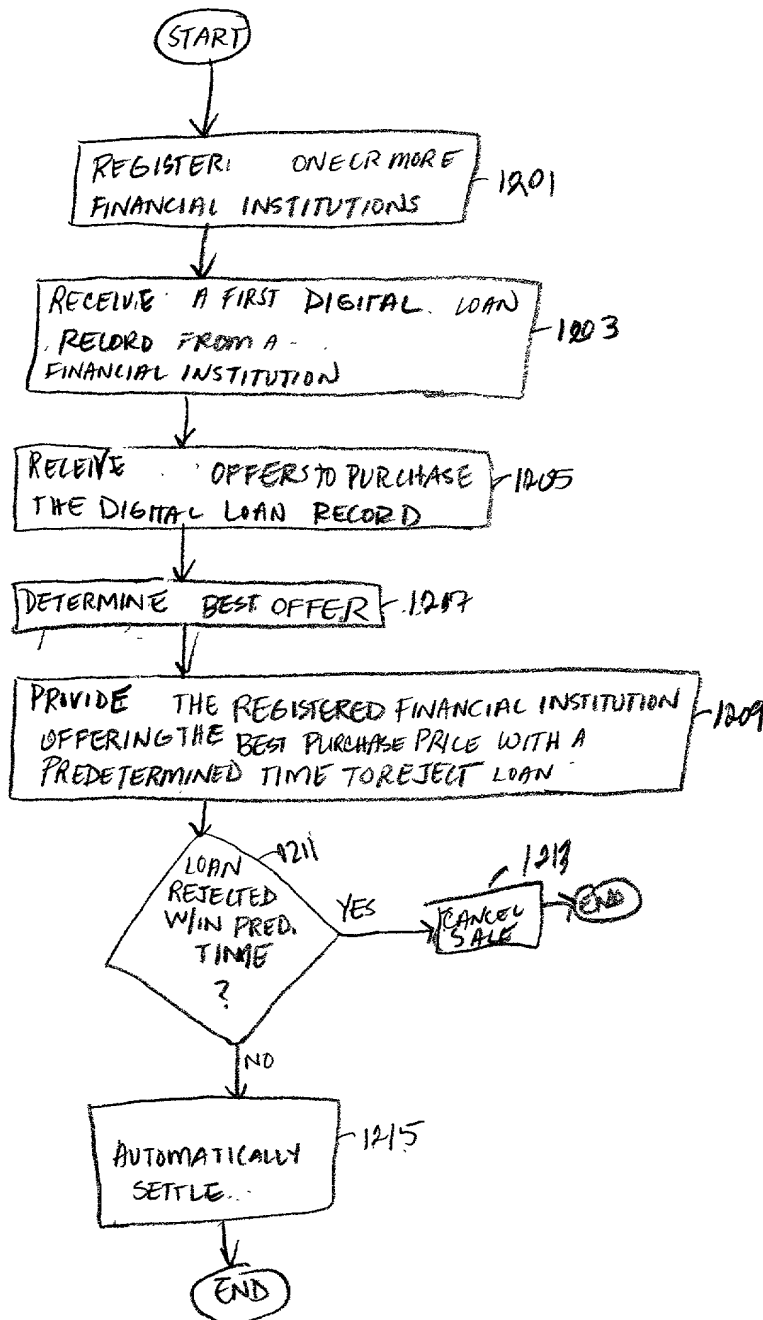


FIG. 12

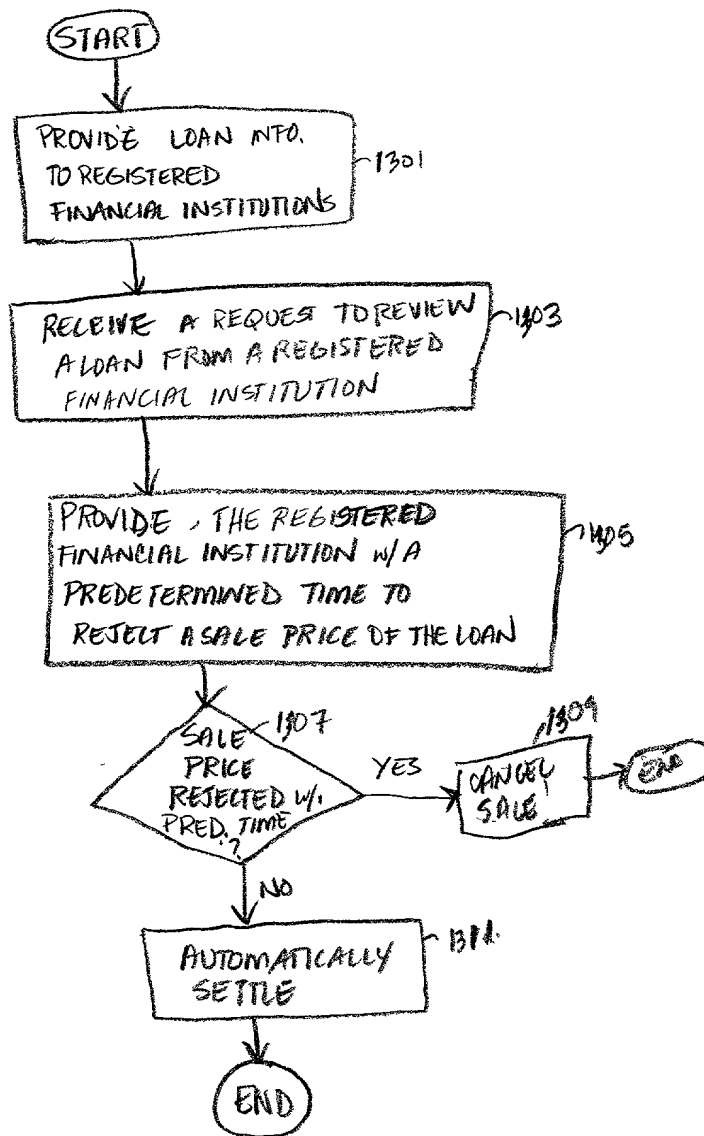
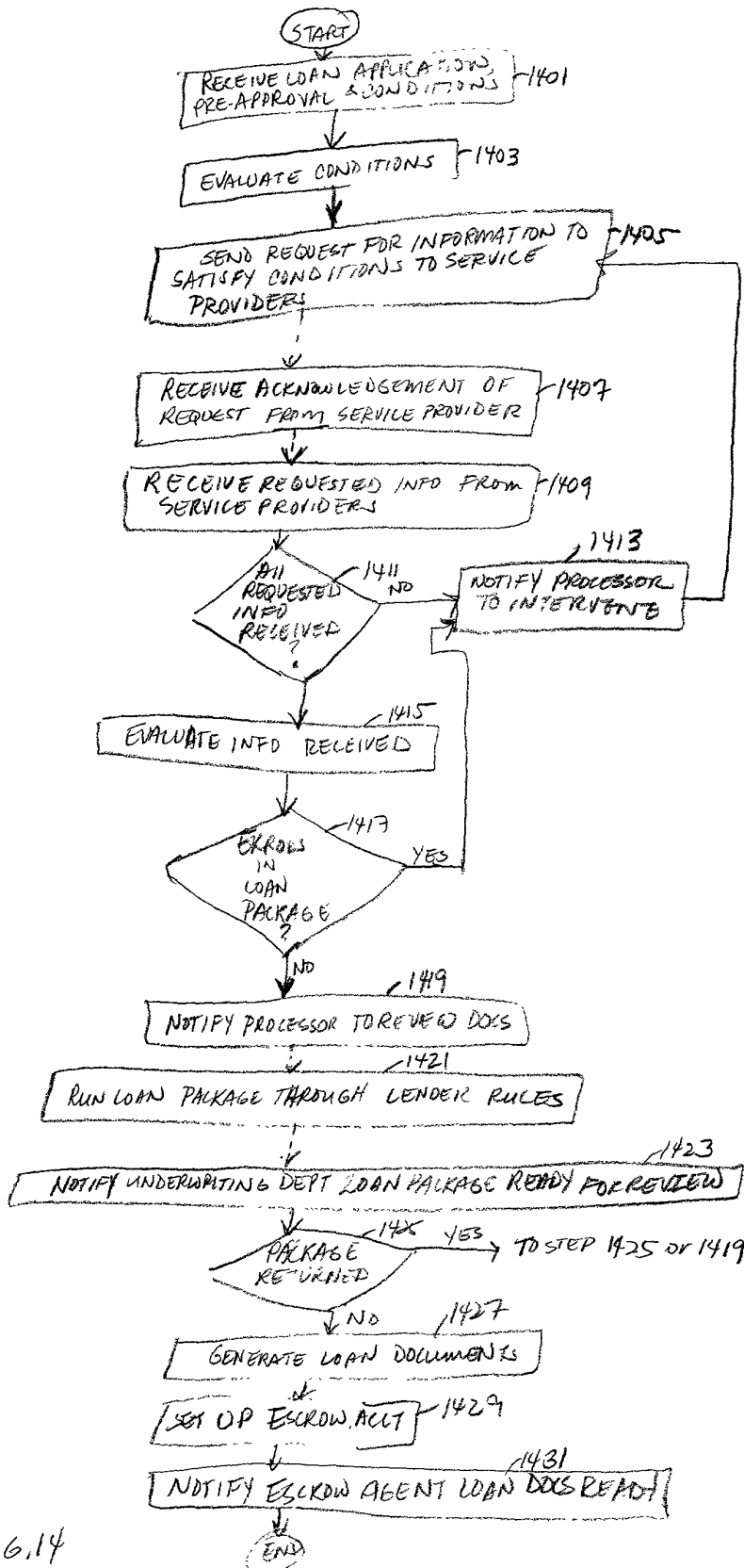


FIG. 13



CODE	CONDITION	ACTION
ABC123	VERIFY EMPLOYMENT INFO	1. DETERMINE WHETHER APPLICANT IS EMPLOYEE OF CO. OR SELF 2. IF SELF-EMPLOYED REQUEST EMPLOYMENT INFO FROM APPLICANT 3. IF COMPANY EMPLOYEE REQUEST EMPLOYMENT INFO FROM PREFERRED EMPLOYMENT SERVICE PROVIDER. 3a. CHECK lender database 680 for provider 3b. If none use default service provider
456DEF	VERIFY BANK ACCT. INFO.	1. DETERMINE WHETHER APPLICANT'S BANK IS ENROLLED. 2. IF ENROLLED, SEND REQUEST TO BANK FOR ACCT. VERIFICATION 3. IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN BANK ACCT. VERIFICATION
13579	VERIFY INCOME TAX	1. DETERMINE WHETHER IRS IS ENROLLED 2. IF ENROLLED, SEND REQUEST TO IRS FOR INCOME TAX VERIFICATION 3. IF NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN INCOME TAX VERIFICATION.
2468	OBTAIN APPRAISAL	1. DETERMINE WHETHER LENDER SELECTED PREFERRED APPRAISER IN LENDER DATABASE 680. 2. IF PREFERRED APPRAISER SELECTED REQUEST APPRAISAL FROM PREFERRED APPRAISER. 3. IF NOT SELECTED, REQUEST APPRAISA FROM DEFAULT APPRAISER.
YPRTL5	OBTAIN PRELIMINARY TITLE	1. PREFERRED TITLE CO. SELECTED IN LENDER DATABASE 680? 2. YES, REQUEST PRELIMINARY TITLE FROM PREFERRED TITLE CO 2 NO, REQUEST PAELIMN. TITLE FROM DEFAULT TITLE CO

Fig. 15

0902388-900120

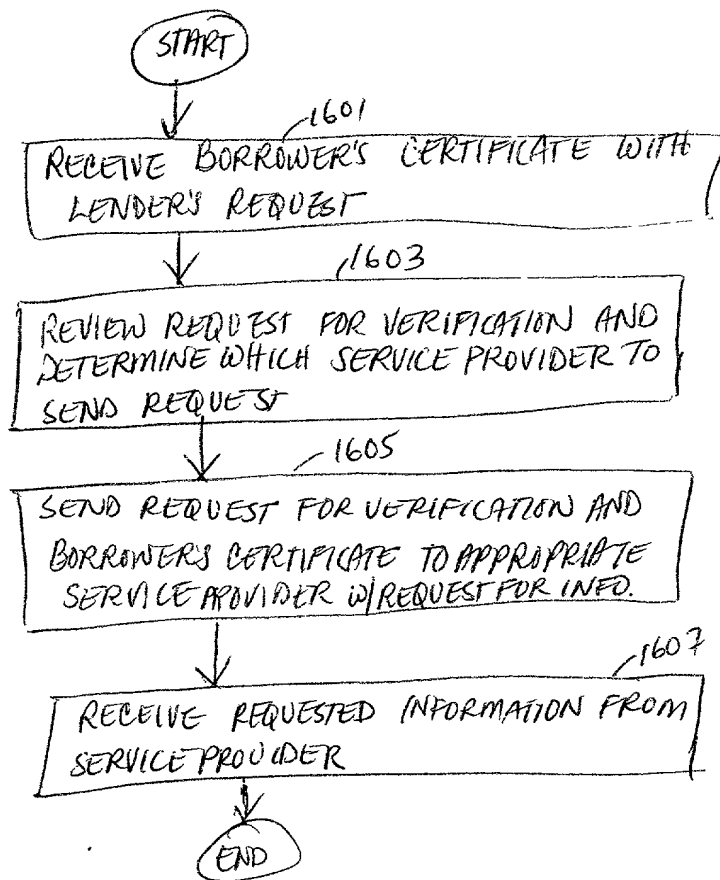


FIG. 16

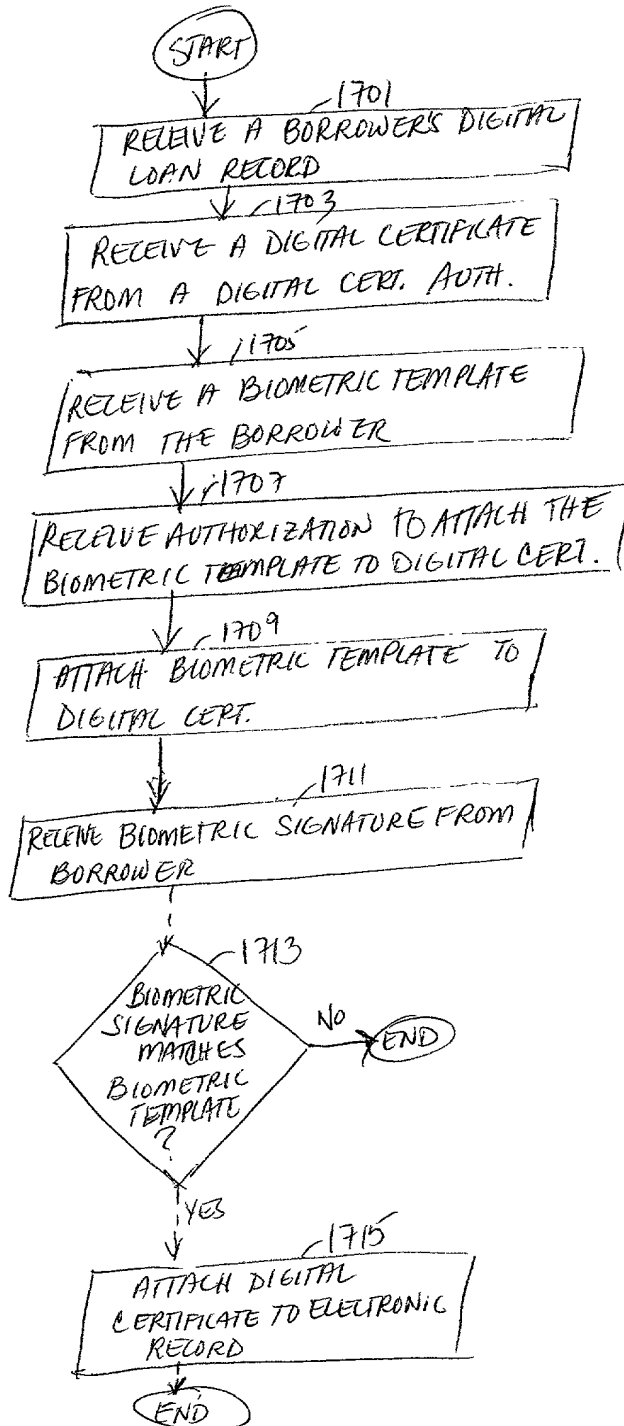


FIG. 17